

Report No. 313
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call June 30, 2000
(In thousands of Dollars)

Assets	94 State Banks	3 Trusts	Bank of North Dakota	Total Reporting	
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$158,515	(\$154)	\$107,573	\$265,934	
Interest-bearing balances	\$35,761	\$1,472		\$37,233	
Securities	\$1,381,539	\$1,711	\$233,764	\$1,617,014	
Federal funds sold and securities purchased/agreements to sell	\$31,718		\$171,300	\$203,018	
Loans & lease financing receivables:					
Loans & leases, net of unearned income	\$3,661,633		\$1,109,468	\$4,771,101	
Less: Allowance for loan & lease losses	<u>\$59,209</u>		<u>\$20,746</u>	<u>\$79,955</u>	
Loans & leases, unearned income, allowances & reserve	\$3,602,424		\$1,088,722	\$4,691,146	
Trading Assets					
Premises & fixed assets (including capitalized leases)	\$87,156	\$315	\$2,843	\$90,314	
Other real estate owned	\$6,077	\$585	\$197	\$6,859	
Investments in unconsolidated subsidiaries & assoc. companies	\$91			\$91	
Intangible assets	\$15,181		\$3,406	\$18,587	
Other assets	<u>\$132,821</u>	<u>\$1,491</u>	<u>\$25,351</u>	<u>\$159,663</u>	
Total Assets	<u>\$5,451,283</u>	<u>\$5,420</u>	<u>\$1,633,156</u>	<u>\$7,089,859</u>	
Liabilities					
Deposits:					
In domestic offices	\$4,533,385		\$1,089,191	\$5,622,576	
Noninterest-bearing	\$497,986		\$95,549	\$593,535	
Interest-bearing	<u>\$4,035,399</u>		<u>\$993,642</u>	<u>\$5,029,041</u>	
Federal funds purch & secur sold under agreements to repurchase	\$133,421		\$76,230	\$209,651	
Demand notes issued to the US Treasury	\$3,139			\$3,139	
Other borrowed money	\$213,104	\$220	\$284,480	\$497,804	
Subordinated notes and debentures	\$898			\$898	
Other liabilities	<u>\$65,349</u>	<u>\$713</u>	<u>\$43,817</u>	<u>\$109,879</u>	
Total Liabilities	\$4,949,296	\$933	\$1,493,718	\$6,443,947	
Equity Capital					
Perpetual preferred stock	\$500			\$500	
Common Stock	\$37,061	\$788	\$22,000	\$59,849	
Surplus	\$216,830	\$342	\$22,000	\$239,172	
Undivided profits & capital reserves	\$267,783	\$3,355	\$96,703	\$367,841	
Net unrealized holding gains (losses) on available for sale securities	(\$20,190)	\$2	(\$1,265)	(\$21,453)	
Accumulated net gains on cash flow hedges	<u>\$3</u>			<u>\$3</u>	
Total Equity Capital	<u>\$501,987</u>	<u>\$4,487</u>	<u>\$139,438</u>	<u>\$645,912</u>	
Total Liabilities and Equity Capital	<u>\$5,451,283</u>	<u>\$5,420</u>	<u>\$1,633,156</u>	<u>\$7,089,859</u>	
Average Ratios of State Banking Institutions	6/30/2000	3/31/2000	12/31/1999	9/30/1999	6/30/1999
Total Capital/Reserves to Total Assets	10.18%	10.18%	10.03%	10.46%	10.60%
Total Capital to Total Deposits	11.07%	10.59%	10.45%	11.20%	11.21%
Total Loans to Total Assets	66.45%	61.89%	62.26%	64.96%	64.06%
Loan Valuation Res to Total Loans (Gross)	1.62%	1.71%	1.66%	1.66%	1.70%
Total Loans to Total Deposits	80.77%	71.82%	72.28%	77.54%	75.46%
Return on Assets (Annualized)	1.25%	1.20%	1.10%	1.17%	1.17%
Increase in Deposits 6-30-99 to 6-30-00	5.76%				
Increase in Loans 6-30-99 to 6-30-00	13.19%				
Increase in Total Assets 6-30-99 to 6-30-00	9.14%				